

# If You Insure Now there'll be no Regrets

That is, Financial Regrets. Just C. BREWER & CO., Ltd., and arrange for a strong fire insurance Co. to stand your losses if there's a fire.

# INSURANCE

Fire, Life, Automobile, Marine and Tourists' Baggage Insurance

CASTLE & COOKE, Ltd., Agents

WHEN you save you are building something besides a bank account. Saving regularly increases your capital, your self-respect, your self-control, your happiness, and your business value to the community. Start Saving NOW!



BANK OF HAWAII

Capital Surplus... \$1,250,000

## Alexander & Baldwin Limited.

Sugar Factors Commission Merchants and Insurance Agents

- Agents for:
- Hawaiian Commercial & Sugar Co.
- Haku Sugar Company
- Pala Plantation
- Mala Agricultural Company
- Hawaiian Sugar Company
- Kahuku Plantation Company
- McBryde Sugar Company
- Kahului Railroad Company
- Kaui Railroad Company
- Honolulu Ranch
- Haku Fruit & Packing Co.
- Kaui Fruit & Land Co.

## Fire Insurance

THE B. F. Dillingham Co. LIMITED. General Agent for Hawaii: Atlas Assurance Company of London, New York Underwriters' Agency; Providence Washington Insurance Co. 4th floor Stangenwald Building.

## Money To Loan

On very best first-edge security. Home Insurance Co. of Hawaii, Ltd.

## BISHOP & CO. BANKERS

Commercial and Travelers' Letters of Credit issued on the Bank of California and the London Joint Stock Bank, Ltd., London

Correspondents for the American Express Company and The. Cook & Son

Interest Allowed on Term and Savings Bank Deposits

## BANK of HONOLULU LIMITED

Issues K. N. & K. Letters of Credit and Travelers' Checks available throughout the world.

Cable Transfers at Lowest Rates

THE YOKOHAMA SPECIE BANK, LIMITED. Capital Subscribed... \$8,000,000 Capital Paid Up... \$3,000,000 Reserve Fund... \$18,550,000 YU AKAI, Manager.

LET ME RENT OR SELL YOUR PROPERTY Have Calls Every Day. J. R. Wilson, 925 Fort St. Phone 3665

## Giffard & Roth

Stangenwald Bldg., 62 Merchant St. STOCK AND BOND BROKERS Members Honolulu Stock and Bond Exchange

## J. F. Morgan Co., Ltd.

STOCK-BROKERS Information Furnished and Loans Made. MERCHANT STREET—STAR BLDG. Phone 1572.

## Honolulu Stock Exchange Friday, Nov. 14.

MERCANTILE	Bid	Asked
Alexander & Baldwin	100	100
C. Brewer & Co.	110	110
SUGAR		
Ewa Plantation Co.	15	15
Haku Sugar Co.	100	100
Hawaiian Agricul. Co.	110	110
H. C. & S. Co.	23 1/2	23 1/2
Honokaa Sugar Co.	3	3
Hawaiian Sugar Co.	24 1/2	24 1/2
Honoma Sugar Co.	75	75
Hutchinson Sug. Pl. Co.	14	14
Kahuku Plantation Co.	80	80
Kekaha Sugar Co.	95	95
Koloa Sugar Co.	2 1/2	2 1/2
McBryde Sugar Co., Ltd.	11 1/4	11 1/4
Oahu Sugar Co.	1 1/2	1 1/2
Olau Sugar Co., Ltd.	17 1/2	17 1/2
Onomea Sugar Co.	1	1
Paaunau Sugar Plant. Co.	18 1/2	18 1/2
Pacific Sugar Mill	67 1/2	67 1/2
Pala Plantation Co.	18 1/2	18 1/2
Papeete Sugar Co.	18 1/2	18 1/2
Pioneer Mill Co.	67 1/2	67 1/2
Wailua Agricul. Co.	18 1/2	18 1/2
Wailuku Sugar Co.	18 1/2	18 1/2
Waimanalo Sugar Co.	18 1/2	18 1/2
Waimoa Sugar Mill Co.	18 1/2	18 1/2
MISCELLANEOUS		
Haku Frl. & Pkg. Co., Ltd.	100	100
Hawaiian Electric Co.	2	2
Hawaiian Irr. Co., Ltd.	34 1/2	35
Hawaiian Pineapple Co.	3	3
Hilo Railroad Co., Com.	21 1/2	21 1/2
Hilo Railroad Co., Pfd.	105	105
H. B. & M. Co., Ltd.	105	105
Hon. Gas Co., Com.	105	105
H. R. T. & L. Co.	105	105
L. I. S. N. Co.	19	19
Mutual Telephone Co.	122	125
O. R. & L. Co.	13	13
Pahaug Rubber Co.	13	13
Tanjong Olok Rubber Co.	13	13
BONDS		
Hamakua Ditch Co.	100	100
H. C. & S. Co. 5s.	90	90
Hawaiian Irr. Co. 6s.	90	90
Haw. Ter. 4s. ref. 1905.	100	100
Haw. Ter. 4s. Pub. Imp.	100	100
Haw. Ter. 4 1/2s.	100	100
Haw. Ter. 3 1/2s.	100	100
H.R.R.Co. 1901 6s.	92 1/2	92 1/2
H.R.R.Co. R.&E. Con. 6s.	81 1/2	82 1/2
Honokaa Sugar Co. 6s.	87 1/2	87 1/2
Hon. Gas Co., Ltd. 5s.	100	100
H. R. T. & L. Co. 6s.	100	100
Kaui Ry. Co. 6s.	100	100
Kohala Ditch Co. 6s.	100	100
McBryde Sugar Co. 6s.	100 1/2	100 1/2
Mutual Tel. 6s.	100 1/2	100 1/2
Natomas Con. 6s.	95	95
Oahu Sugar Co. 5s.	100 1/2	100 1/2
O. R. & L. Co. 6s.	100 1/2	100 1/2
Olau Sugar Co. 6s.	49	54
Pacific G. & P. Co. 6s.	100	100
Pacific Sugar Mill Co. s.	100	100
Pioneer Mill Co. 5s.	100	100
San Carlos Milling Co. 6s	100	100
Wailua Agricul. Co. 6s.	100	100

Between Boards—100 H. C. & S. Co. 23 1/2, 5 H. C. & S. Co. 23 1/2, 10 H. C. & S. Co. 23 1/2, 25 H. C. & S. Co. 23 1/2, 35 H. C. & S. Co. 23 1/2, 10 H. C. & S. Co. 23 1/2, \$2000 Gas 5s 98, 5 Alexander & Baldwin 170, 15 Pines 35, 55 Onomea 17 1/2. Seasonal Sales—25 H. C. & S. Co. 23 1/2, 25 H. C. & S. Co. 23 1/2, \$2000 Hilo Ex. 6s 82.

Latest sugar quotation 3.64 cents, or \$72.80 per ton.

Sugar 3.64cts  
Beets 9s 5 1-2d

## Henry Waterhouse Trust Co., Ltd.

Members Honolulu Stock and Bond Exchange FORT AND MERCHANT STREETS Telephone 1208

## For Sale

Lots off Emma and School Sts. in the Perry Tract. From \$400 to \$550 each. \$50 cash, balance \$10 per month. Exceptional Bargain.

## P. E. R. STRAUCH

Walty Bldg. 74 S. King St.

## FOR RENT

Neat, small cottage for married couple; gas, etc., \$17. Fine new 2-bedroom cottage; screened; gas; electricity; \$26. 2 fine large houses, \$35 each. Land for sale in all parts of town.

J. H. Schnack, Represented during absence by F. Schnack, Attorney-at-law, 5 Brewer Building. Telephone 3633.

## NEW TODAY

NOTICE. Special Meeting of Stockholders of Oahu Pineapple Co., Ltd.

Notice is hereby given that a special meeting of the stockholders of Oahu Pineapple Company, Limited, will be held at the office of H. G. Middlemitch, 601 Stangenwald Building, city of Honolulu, territory of Hawaii, on Monday, November 11th, 1913, at 10:30 o'clock a. m. H. G. MIDDLEMITCH, Vice-President, Oahu Pineapple Co., Ltd. November 14, 1913. 5702-24.

## NO PAY-DAY FOR THE CITY, SAYS FIGURES

If nothing unexpected happens between now and the time when Col. Charles J. McCarthy, city and county treasurer, closes the doors of his office this evening to return to his home and muse over the embarrassed financial condition of the city, which is for all present purposes in that acute and painful condition best expressed as "broke"—if nothing unexpected happens, tomorrow will not be a gala day for many persons on the payroll of the city and county. What overtures have been made by Territorial Treasurer Conkling to City and County Treasurer McCarthy, and vice versa, to straighten out the municipality's money shortage in its general fund have so far met with complete failure. Therefore, if something does not happen within a very short time no money will be paid out tomorrow by McCarthy. He says he does not feel justified, in view of the cost to the county, to borrow more money from the banks, and as he is in need of \$25,000 at once, it may be added as reasonable that the banks will not stumble over themselves in anxiety to lend him the money. If Territorial Treasurer Conkling does not give in, the city and county will not receive any of its tax money until the last legal day of the month. This is according to law, and it is this law Conkling cites to back him up. But however the law may be, it has been the custom to advance to the city and county tax money before the end of the month.

The \$17,000 held by the territory from the last taxes, which Conkling considered yesterday with the idea of turning it over to the county, is to be held. Auditor Fisher has refused to allow it to be surrendered and Conkling now agrees with him in his position. So McCarthy has given up hope of getting the \$17,000. That sum, however, wouldn't meet the needs anyway, he says.

Advances such as now asked by McCarthy, have been made for many years. Figures prepared by Col. McCarthy show that during the term of Robert Shingle as city and county treasurer advancements were regularly made. They ran from \$10,000 to \$30,000 at a time, and often as many as three were made a month. During last December, as an instance, an advancement of \$25,000 was made near the first of the month, and a few days later \$119,163.86 was paid over in settlement of the November account; and on December 20, \$33,460.04 was also paid, followed by another payment of \$5,240.55.

Coming down to more recent months: Last May \$169,701.25 was paid to the city and county, a large part of it being advances. Replying to the criticism of the arrangement between the county and territory in the matter of tax money, Col. McCarthy prepared figures this morning which show the standing of the county with the territory on taxes for the last two years.

The following are the figures, which he says, speak for themselves: Standing of the county, October 31, 1912, and the same date of 1913.

Borrowed from banks... \$17,170.84  
Advances from the territory, October... 45,000.00  
Credit... \$62,170.84

Road tax special on hand, \$23,544.12  
Permanent improvement fund, nothing... \$22,544.12  
City and county behind... \$38,626.72

1913.  
Borrowed from banks... \$83,217.13  
Credits.  
Road tax special... \$51,548.42  
Permanent improvement fund 27,115.75 \$78,764.17

City and county behind... \$ 4,452.96  
Conkling Stands Pat.

"I'm standing by my guns," said Territorial Treasurer Conkling today, discussing the county tax collection matter. County Treasurer McCarthy can have the moneys due the county on the last day of the present month and not before. Because we have been lenient and easy-going in the past, advancing the county money which it was not entitled to receive at that time, is no excuse for continuing the practice.

"There was one statement published this morning that was not quite true, however. I do not criticize the territorial auditor for holding back the real and personal property tax collections, a practice which has been in vogue for some time. On the contrary, I heartily agree with him and approve the method. "These taxes should not be prorated and paid out monthly to the counties. The first charge against them is the schools, and they should be held up to meet that first, making settlement with the counties only twice each year, when the large portion of the taxes are gathered."

## Morning on CHANGE

Fairly heavy trading in Hawaiian Commercial, beginning between the boards and continuing during the session, caused that stock to decline a quarter of a point today. It sold at 23.50, and 235 shares changed hands. The only other stocks sold were Onomea and Pines and A. & B. No new prices were made in them. The 15 shares of Pines went at 35; Onomea at 17.00, 55 shares selling five shares of A. & B. went at 170.

# COTY'S PERFUMES

We have just opened a direct shipment of Coty's Exquisite Toilet Preparations, and invite your inspection of these delightful products. Our stock includes:

- L'Origan Extract \$3.25
- L'Origan Toilet Water \$2.50
- L'Origan Face Powder \$3.25
- L'Origan Sachet \$1.50
- L'Effeurt Extract \$4.50
- L'Effeurt Toilet Water \$2.50
- L'Effeurt Face Powder \$3.25
- L'Effeurt Sachet \$1.50
- La Rose Jacqueminot Extract 1ge \$5.00
- La Rose Jacqueminot Extract sml \$2.75
- La Rose Jacqueminot Toilet Water \$2.50
- La Rose Jacqueminot Face Powder \$3.25
- La Rose Jacqueminot Soap \$2.25
- La Rose Jacqueminot Sachet \$1.50

Coty has a world-wide reputation for perfumes of quality and artistic packages.

Watch for our Parisian Ivory Exposition Announcement

## Benson, Smith & Co., Ltd., Fort and Hotel Streets

### DAILY REMINDERS

See our line of boys' school clothing. Fashion Clothing Co., 1120 Fort—advertisement.

Around-the-Island trip \$5.00 a passenger. Lewis Stable and Garage, Tel. 2141.—advertisement.

We give Green Stamps at the American Dry Goods Store, Hotel St. opp. Bethel St.—advertisement.

The Y. M. C. A. will hereafter make a charge of 10 cents for opening a locker when a member has forgotten or lost his key.—advertisement.

To increase your capital, your self-respect, your self-control, your happiness, and your business value to the community—start saving now!—with an account in the Bank of Hawaii, Ltd.

Genuine KRYPTOK bifocal lenses furnished promptly. Factory on the premises. A. N. Sanford, optician, Boston building, Fort street, over Henry May & Co. Telephone 1740.—advertisement.

Attention is called to the advertisement of Benson, Smith & Co. in this issue. Persons to whom delicatodors appeal will be interested in the assortment which this firm carries in stock. Coty's is among the most popular.

The two easiest things to do in the art of cooking are said to be the two hardest things to satisfy the diner—to boil an egg and make a piece of toast. The next hardest-easiest thing to do is to set the table, especially for Thanksgiving. In Dimond & Co.'s window is a table that has been set by an accepted expert in that line. It will remain on exhibition until Thanksgiving, and any suggestions from the observing public regarding any delinquency in the appointment of the table will be appreciated by the management. Solid and community brands form a large part of the flat silver on the table. A visit to the interior of the stores will be a pleasure to the visitor and management alike.

In the midst of a performance at Daly's theater, London, Lady Howard de Walden and her escort danced a tango in the stage box they occupied.

Col. W. C. Gorgas, who has done such wonderful work in improving health conditions in the Panama canal zone, has gone to South Africa to help the Transvaal experts in their fight against pneumonia.

## WANTED

SITUATION WANTED. By an Australian, 21 years of age, as bookkeeper or timekeeper. References, "Z," care Star-Bulletin. 5702-3t.

## HOUSEKEEPING ROOMS.

Large housekeeping rooms, gas and running water; also single rooms; close in; fine locality. Phone 3532. 5702-6t.

## REAL ESTATE FOR SALE.

- KAIMUKI SPECIALS.
- (1) 5-room modern house, stone foundation, corner lot 100x100, one block from cars... \$2200
- (2) Three comfortable homes... \$1200, \$1700, \$1800
- (3) 2 lots on 8th Ave., corner, 200x150... \$1100
- (4) 1 lot on 9th Ave., 75x200... \$525
- (5) 1 lot on 10th Ave., 75x200... \$600
- (6) 4 lots on 11th Ave., each 75x200, one \$400, the four... \$1500
- (7) 1 lot on Wilhelmina Rise 75x150, close to school... \$650

TERMS IF DESIRED Cecil Whitaker, Kaimuki Specialist Office: End of Wai'alae car line. Telephone 4071. 5702-2t.

## CARPENTRY AND CEMENT WORK

We guarantee all kinds of building; also cement work; experienced men. Kukui St. nr. River St. Tel. 3716. 5702-6m.

# HENCKEL

Sewing, Manicure, and Carving Sets

## Pocket Knives & Scissors

All goods bearing the twin brand fully warranted

A full line of the genuine Henckel goods on sale at

# E. O. Hall & Son

## BETTER LIGHT: MORE LIGHT

YOU are entitled to better light and twice as much for less money. The way to get it is to throw away the old lamps and put Westinghouse Mazda lamps in their place.

Westinghouse Mazda Lamps will last you twice as long as carbon filament lamps.

Hawaiian Electric Co., Ltd. Phone 3431

Phone 2295 Reaches

## Austace-Peck Co., Ltd.

ALL KINDS OF ROCK AND SAND FOR CONCRETE WORK. FIREWOOD AND COAL. 65 QUEEN STREET. P. O. BOX 519